

Accident & Health International Underwriting Pty Ltd

AVANT TRAVEL INSURANCE COVER

Frequently Asked Questions
(Doctor in Training and Practitioner Members)

AVANT PREMIUM TRAVEL INSURANCE

Frequently Asked Questions Doctor in Training and Practitioner Members

1. What are the key features of Avant's travel insurance cover?

The most critical component of any travel insurance policy is that it provides cover for medical expenses incurred overseas for an unlimited amount. Avant's travel insurance policy provides such cover for a period of 24 months, after the first expense is incurred provided they relate to a condition which first manifests itself during the period of Insured Travel and includes the payment of medical expenses in Australia, where legislation allows.

Other key features of travel insurance cover include:

- ▶ worldwide overseas and interstate travel (outside a radius of 100km e.g. Melbourne to Sydney);
- ▶ unlimited trips (up to six months (180 days) travel per trip);
- ▶ accompanying spouse/partner/de facto and dependent children included for no charge;
- ▶ cover for some forfeited expenses, including conferences, meetings, missed transport, hotel and pre-booked arrangements (as a result of unforeseen injury or sickness) and;
- ▶ cover for pregnancy related expenses (subject to the policy terms and conditions) except for life insurance.

The policy also covers you for the loss of deposits you have paid prior to travel due to unforeseen circumstances and additional expenses you may incur whilst travelling. Essential cover for your baggage and electronic equipment is included along with kidnap and ransom expenses.

Please refer to the Product Disclosure Statement (PDS) at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

2. How can I register for Avant's travel insurance cover?

You can register by visiting avant.org.au/travel. You will need your log in details to register for travel insurance via the members' only section. If you don't have your details, Member Services can assist you with obtaining these details during business hours on **1800 128 268** or via email at memberservices@avant.org.au. Your password can also be retrieved by using the 'forgotten password' link when logging into the members only section of the Avant website.

3. What is the cost of Avant's travel insurance?

For Calendar Year policies, the cost is \$225 (including GST) for Doctor in Training (DiT) members and \$550 (including GST) for Practitioner members for a maximum of 12 months cover. Travel Insurance Cover will follow the same cycle as your Avant Practitioner Indemnity Insurance, and will only run from the time you purchase your cover until your next Avant Practitioner Indemnity Insurance renewal is due in either December or June of each year. If at the time you purchase the cover there is one month or less until your next Avant Practitioner Indemnity Insurance renewal, the cost will be \$149.98 for DiTs and \$366.63 for Practitioners both including GST, and will only cover you for that period of one month or less.

4. How do I obtain cover for pre-existing medical conditions?

Many travel insurance policies do not provide automatic cover for pre-existing medical conditions that are serious, or there may be an additional charge to have the condition included. Avant's travel insurance includes automatic cover for pre-existing medical conditions so long as travel is not undertaken against the advice of a doctor or to seek treatment. The cover provided is limited to the following:

- ▶ cover applies for the unforeseen expenses relating to a pre-existing medical condition.
- ▶ no cover applies to the treatment or cost of medication for ongoing conditions; and
- ▶ if any form of cancer is a pre-existing condition, then there is no cover for cancer or cancer-related conditions.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusion and conditions associated with this cover.

5. How much does it cost to include my accompanying spouse and/or dependent children?

Many policies require you to pay a premium for each person travelling on the insurance policy however, Avant's travel insurance automatically includes cover for your accompanying spouse/partner/de facto and dependent children at no additional cost to you.

Family, including dependent children, is defined as:

FAMILY means the insured person's spouse/partner/de facto and any unmarried dependent children, stepchildren or legally adopted children who are living with the Insured Person and are primarily dependent on the Insured Person for maintenance and support.

6. Who can be considered a partner?

For someone to be considered a partner and added as an insured person to the policy, they must be living in Australia and be a citizen or permanent resident of Australia.

7. Can my Spouse, Partner, De facto or Dependent Child travel without me?

The cover shall only include an accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Avant member.

8. Can my Country of Domicile be anything other than Australia?

The Country of Domicile on your registration for travel insurance must always be Australia. This is to ensure that in the event of an unforeseen injury, sickness or death, you are returned home to Australia.

9. What if I have forgotten to register a dependent child or spouse?

If you have forgotten to register a dependent child or spouse, please email ahi@avant.org.au or memberservices@avant.org.au with your Member ID and any missing details and a Member Services Service Specialist will update your Schedule of Benefits and return this to you via email.

10. What countries can I travel to?

You and your accompanying spouse and/or dependent children can travel to any country in the world. Cover for war and related situations are not covered in Iraq, Afghanistan or Australia. Cover for kidnap, ransom, extortion and detention in Central or South America or Mexico is limited to \$250,000. Avant recommends that you register your travel itinerary with the Australian Government Department of Foreign Affairs and Trade (DFAT) at smartraveller.gov.au and to consider the current travel warning level for the country you are travelling to in order to determine if it is safe.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

11. How long can I travel on any one trip?

Avant's travel insurance covers you travelling for up to six months (180 days) for any one trip. No cover applies past six months (180 days).

12. When should I opt in for Avant's travel insurance?

As soon as you book your travel. When you register for travel insurance you are covered for the loss of deposits or payments for unused travel and accommodation as a result of unforeseen circumstance such as illness, therefore you should opt in as soon as you book your trip.

13. What is the maximum age limit for persons travelling?

Avant's travel insurance is very generous and covers persons travelling up to 85 years of age except for life insurance which is limited to 65 years of age.

14. Are there any restrictions on claims where a Relative is the cause of the claim?

The policy does not cover any event which happens to an Insured or Accompanying Persons Relative (as defined) unless he or she at the date of such event is under 85 years of age.

15. Who should I call if I require emergency assistance including medical or security assistance?

You should contact the emergency assistance company, **AHI Assist, reverse charge immediately on +61 2 9978 6666** e.g. you suffer an injury while on insured travel and require urgent medical attention, please call AHI Assist on the reverse charge number and they will be able to assist.

16. How do I make a claim?

Please complete the relevant sections of the claim form [here](#) and send it along with all relevant documentation to avantclaims@acchealth.com.au. The dedicated claims assessors at Accident & Health International will action the claim on our behalf and keep you updated as to its progress or where any additional information is required.

17. How much cover do I have for my baggage?

The overall limit for each insured person is \$20,000 with a limit on any one item of \$10,000. Computers and electronic equipment are covered for \$7,500 and money for \$2,000 however, there are sub-limits for certain items and you should refer to the PDS at avant.org.au/travel for the full terms and conditions.

18. How many excesses does the policy have?

You will find that many travel insurance policies have an excess for every section however, Avant's travel insurance contains only one excess of \$250 for each and every loss in respect of electronic equipment i.e. computers, mobile/smart phones and personal digital assistants (PDA).

19. What types of electronic equipment am I covered for?

You have cover for a wide range of electronic equipment including mobile/smart phones, laptops, tablets, cameras, camera equipment and all electronic items which you carry, including its attached or unattached accessories.

20. How much does it cost for sports, snow sports and leisure activities?

Many travel insurance policies require an additional premium to cover sports, snow sports and leisure activities. Avant's travel insurance does not exclude cover for sports or snow sports. No cover applies if you are engaging in, or taking part in, professional sports of any kind.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

21. Do I have Hire Care Excess cover and who can I hire a car from when travelling?

There is cover for hire car excess or deductible provided all appropriate excesses have been applied at the time of hiring the vehicle. The vehicle must be hired from an organisation whose business it is to hire vehicles. Note: commercial vehicles, trucks, camper vans and vehicles over twenty (20) years of age are excluded.

Please refer to the PDS (Section 7) at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

22. Do I have cover for pregnancy and pregnancy related expenses?

Many travel insurance policies exclude pregnancy after 26 weeks however Avant's travel insurance does not exclude pregnancy. No cover applies however to the ongoing expected treatment or cost of labour except in the event of an emergency. The policy does not provide cover where travel is undertaken to give birth overseas and only covers unforeseen pregnancy related expenses. No life insurance benefits are payable with respect to death caused by childbirth, pregnancy or any complications thereof.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

23. How do I dispute a claim or make a complaint about the Insurer?

If you do not agree with a claim, the insurer has an internal dispute resolution process which aims to resolve disputes. If you are not satisfied with the insurer's resolution, you may take your complaint to the Financial Ombudsman Service (FOS); this is a free service to you. The FOS can be contacted on 1300 780 808.

24. Who do I contact to discuss Avant's travel insurance?

You may contact Avant Member Services by phone on **1800 128 268** or by email ahi@avant.org.au or memberservices@avant.org.au.

For emergency assistance whilst overseas please contact the emergency assistance company, **AHI Assist available 24 hours/7 days, reverse charge on +61 2 9978 6666.**

25. Is my travel insurance renewable?

Your Avant travel insurance policy is renewable each year and is issued in line with your practitioner indemnity insurance policy. Your renewal invitation will be sent to you the same time as your normal Avant renewal documentation each year. Should you not wish to renew your travel insurance, please notify Avant in writing at ahi@avant.org.au or memberservices@avant.org.au.

Scenarios

Can I travel with a pre-existing medical condition?

Any insured person may travel with a pre-existing medical condition and you will have cover for that condition for any unforeseen circumstances that may arise. If you are travelling to seek treatment for the condition or require ongoing treatment which is expected while travelling, this will not be covered by the policy.

If any form of cancer is a pre-existing condition, then there is no cover for cancer or cancer-related conditions.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

What if my baggage is stolen?

In the unfortunate scenario that your baggage is stolen, Avant's travel insurance will respond so long as the terms and conditions of the policy are met. However, if you leave laptops, cameras, camera equipment or other electronic equipment unattended then you will be unable to make a claim.

What happens if I'm hospitalised and incur costs for medical expenses?

Avant has arranged a travel insurance policy which is comprehensive and includes case management by an emergency assistance company, **AHI Assist**, who you should call in the event of an emergency. They can be contacted **24 hours/7 days reverse charge on +61 2 9978 6666**. In the unlikely event that you incur substantial medical expenses and are hospitalised, the insurer will pay these expenses on your behalf provided they are incurred outside Australia.

What should I do if there are strikes and riots in my location and my personal safety and security is compromised?

Dangerous situations aren't just confined to certain parts of the world, so if you find yourself in a situation where your personal safety and security is at risk, please contact the emergency assistance company **AHI Assist 24 hours/7 days, reverse charge on +61 2 9978 6666**. **AHI Assist's** information can also be found in your Schedule of Benefits, PDS and Terms and Conditions booklet. The PDS, Terms and Conditions and these FAQs can also be found on Avant's website, avant.org.au/travel.

What insurances do I need to take out when hiring a vehicle while travelling?

When hiring a vehicle, as part of the hiring arrangement the insured person effects all insurance (except the excess buy-back) offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the vehicle during the rental period i.e. if the standard excess on the hired vehicle is \$3,000 and the hiring company offers for you to reduce the excess to \$300, you are not required to take this option.

What kind of vehicles can I hire while travelling?

When hiring a vehicle while travelling, the only restrictions on the types of vehicles are to exclude vehicles meeting the below descriptions:

- ▶ commercial vehicles;
- ▶ trucks;
- ▶ camper vans; and
- ▶ vehicles aged more than twenty (20) years.

What happens if a relative, a person in my travelling party or I unexpectedly die or suffer an injury or sickness while I am travelling?

The extent of cover can be found in the PDS under Section 3 – Additional Expenses and contains such cover as:

- ▶ the Unexpected Death, Injury or Sickness of the Insured Person or a member of the Insured Person's travelling party (provided that all such Persons are under the age of eighty-five (85) years) happening after the commencement of the Insured Travel and resulting in the Insured Person or any of those Persons having to return to the point of origin of such travel;
- ▶ the Unexpected Death, Serious Injury or Sickness of a Relative, business partner or co-director of the Insured Person (provided that all such Persons are under the age of eighty-five (85) years) happening after the commencement of the Insured Travel and resulting in the Insured Person or any of those Persons having to return to the point of origin of such travel. We will also pay for the return of the Insured Person so he/she can continue with his/her Insured Travel;
- ▶ the necessity on written advice of a medical practitioner for a Relative, friend, business partner or co-director of the Insured Person to travel to or remain with or escort him or her directly back to the point of origin of the Insured Travel if the Insured Person has suffered Injury or Sickness during the Insured Travel;
- ▶ any other unforeseen circumstance happening after the commencement of Insured Travel which results in the Insured Travel being delayed or disrupted and is outside the control of the Insured not otherwise excluded under this Section 3.

What if I am travelling domestically in Australia, does the policy provide any cover?

The policy provides cover for domestic travel within Australia. The restrictions for such travel are that you must travel interstate outside a radius of 100 kilometres from your usual point of residence e.g. if you are travelling from Sydney to Melbourne and Sydney is your usual place of residence, the policy would respond to the relevant insured events contained in the PDS as it is interstate and outside a radius of 100 kilometres, however, if you were travelling from Melbourne to Ballarat and your usual place of residence is Melbourne, the policy would not respond as the point of origin and destination are in the same state.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions associated with this cover.

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IMPORTANT: Avant Travel Insurance Cover is available under a Group Policy between Accident & Health International Underwriting Pty Limited ABN 26 053 335 952 and Avant Mutual Group Limited ABN 58 123 154 898. The issuers are Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU) and AIA Australia Limited ABN 79 004 837 861. For full details including the restrictions, terms, conditions and exclusions that apply, please read and consider the PDS, and Avant's Terms and Conditions of Travel Insurance Cover available at avant.org.au or by contacting us on 1800 128 268.

V5 Effective 1 January 2018

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